

ABSTRACT

Bank is a financial institution that has a function as an intermediary (intermediary institution) which means as deposit-taking institutions and channeling public funds. One function of channeling funds to the public after receiving the collection of funds from the depositors, bank provides credit facilities. To prosper Micro, Small and Medium Enterprises (SMEs), the Government launched the People's Business Credit (KUR). People's Business Credit (KUR) is a special credit facility granted to SMEs as well as cooperative efforts decent enough but did not have sufficient collateral in accordance with the requirements established by the bank. People's Business Credit (KUR) proved more vital role in developing SMEs. Given this KUR, SMEs are expected to grow so that the economy in Indonesia increased. However, in the distribution of People's Business Credit (KUR) there are abuses by the bank, the credit analyst. Credit analyst whose job is to decide whether the borrower can repay the loan in accordance with the agreed by collecting and analyzing financial data borrower of funds, such as the purpose of borrowing, payment history, and other information to ascertain the financial risks that may arise. Because the relationship between the bank and its customers is an unequal relationship, on the one hand the bank has a strong bargaining position, while the customer is in a position to accept the need for legal protection for customers. The protection there are 2 kinds of protection that is provided before the dispute (ex ante) and protection given after the dispute (ex post).

Keywords: *People's Business Credit (KUR), Micro, Small and Medium Enterprises (SMEs), Credit Analyst, Legal Protection, Ex Ante, Ex Post.*